WHAT IS CLAIMED IS:

1. A method for providing, based on a model, an indication of a likelihood that an appraisal value for a property, which is secured by a mortgage loan, was faulty, said method comprising:

receiving a date;

receiving information representative of at least one of a borrower, a property, or one or more demographics, such that the received information corresponds to the date;

receiving the appraisal value based on the date; and

determining a score based on the received information, received appraisal, and the model, such that the score provides the indication of the likelihood that the appraisal value was faulty on the date.

2. The method of claim 1, wherein said receiving the date further comprises:

receiving the date based on the closing date of the mortgage loan.

3. The method of claim 1, wherein said receiving information further comprises:

receiving information representative of at least one of a borrower, a property, or one or more demographics, such that the date is specified by a financial entity.

4. The method of claim 3, further comprising:

maintaining, by the financial entity, the information representative of the borrower for said determining.

5. The method of claim 3, wherein the financial entity is a lender.

6. The method of claim 3, wherein the financial entity is a broker.

7. The method of claim 1, wherein said receiving information further comprises:

receiving information representative of the borrower's credit history as of the date.

8. The method of claim 1, further comprising:

selecting the model based on the date.

9. The method of claim 7, further comprising:

defining the model as the HV Score model.

10. The method of claim 1, wherein said receiving the appraisal value further comprises:

determining the appraisal value, such that the appraisal value corresponds to an estimate of value as of the date specified by the lender.

11. The method of claim 1, wherein said determining the score further comprises:

determining the score based on one or more dates.

12. A system comprising:

means for receiving a date;

means for receiving information representative of at least one of a borrower, a property, or one or more demographics, such that the received information corresponds to the date;

means for receiving an appraisal value based on the date; and

means for determining a score based on the received information, received appraisal, and a model, such that the score provides an indication of a likelihood that the appraisal value was faulty on the date.

13.   A system, comprising:

at least one memory comprising:

        code that receives a date;

        code that receives information representative of at least one of a borrower, a property, or one or more demographics, such that the received information corresponds to the date;

        code that receives an appraisal value based on the date; and

        code that determines a score based on the received information, received appraisal, and a model, such that the score provides an indication of a likelihood that the appraisal value was faulty on the date; and

at least one data processor that executes said code.

14.   A computer program product, said computer program product comprising:

        code that receives a date;

        code that receives information representative of at least one of a borrower, a property, or one or more demographics, such that the received information corresponds to the date;

        code that receives an appraisal value based on the date; and

code that determines a score based on the received information, received appraisal, and a model, such that the score provides an indication of a likelihood that the appraisal value was faulty on the date.

15.   A user interface for receiving an indication of a likelihood that an appraisal value for a property, which is secured by a mortgage loan, was faulty, said user interface comprising:

means for providing a date;

means for providing information representative of at least one of a borrower, a property, or one or more demographics, such that the received information corresponds to the date; and

means for receiving a score based on the received information, received appraisal, and a model, such that the score provides the indication of the likelihood that the appraisal value was faulty on the date.

16.   The user interface of claim 15, further comprising:

means for providing the appraisal value.

17.   The user interface of claim 15, wherein said means for providing information representative of at least one borrower further comprises:

a web browser for providing information to an entity over the Internet.